

Requesting a Guarantee of Payment

A Guarantee of Payment (GOP) is a letter sent by MetLife to your provider, who is not part of MetLife's direct pay network, guaranteeing a one-time payment for covered services on your behalf. Please note, GOPs are only issued to providers outside of the U.S. Not all providers may be willing to accept a GOP and you may have to pay out-of-pocket for your service and submit a claim for reimbursement if you choose to seek care from a provider who is not part of MetLife's direct pay network.

How to request a Guarantee of Payment:

- 1. Email or call your Regional Service Center¹ using the contact information located on your ID card.** It's best to do this 3–5 days prior to your doctor appointment. Some providers will offer to do this for you.
- 2. Provide the following information:**
 - Patient's name, date of birth, MetLife ID number, and policy number.
 - Hospital name, country, city, contact person, telephone, and email.
 - Date of service, primary diagnosis or complaint, and type of medical procedure.
- 3. MetLife will provide the GOP letter to you and your provider directly.** For routine cases, GOPs are issued within 48–72 hours. If you need a GOP in an emergency situation, please call your Regional Service Center for quicker response times.

Tips for accessing care while on assignment:

1. You can seek care from any licensed provider or facility worldwide. But, for the most cost-savings as well as the least out-of-pocket costs, choose one of more than 1 million direct pay providers we have in our network. They will bill MetLife directly for your covered services, so you will only need to pay your patient responsibility, such as your coinsurance or deductible. Finding a direct pay provider near you is quick and easy with our web portal, eBenefits.
2. Establish a relationship with your provider in advance of needing care by finding a doctor, registering as a new patient, completing a health history, asking questions related to you and your family's specific health care concerns, and making sure the patient registration office has your complete MetLife insurance details.
3. Keep your doctor's general telephone number for appointments and emergency numbers at hand. Visit their website to learn about the care they offer and what their specific appointment and admission procedures are. Becoming familiar with the facility and planning ahead will minimize delays in getting treatment and avoid minor inconveniences related to administrative procedures.
4. When seeking routine or planned care, telephone the provider to make an appointment at least a week in advance, preferably more. If you have already registered with the provider, their staff may verify your insurance eligibility and coverage with MetLife before your appointment so that your information about your coverage and benefits is up to date upon your arrival.
5. Each provider has their own procedures. Providers who have a Direct Pay arrangement with MetLife may request a GOP on your behalf so that you do not have to pay out-of-pocket at the time of your appointment. However, some providers may ask that you as the member contact MetLife yourself to request a GOP for your services. Check first with the Direct Pay provider to see if they will help request a GOP on your behalf.
6. If you request a GOP as the member, it is recommended that you take your GOP along with your member ID card with you on the day of service. In order to receive full advantage of direct settlement, it is important that a GOP is requested prior to the service date.

Frequently asked questions

- Q.** If I find a direct pay provider on eBenefits, will I have to pay out-of-pocket for my visit?
- A.** Direct pay providers will either bill MetLife directly or accept a GOP for their services so the member does not have to pay out-of-pocket. The provider may request the GOP for you or you may have to request it yourself.
- Q.** What if the provider requires me to pay out-of-pocket?
- A.** Some providers may require patients to pay out-of-pocket for a portion of the bill at the time of service. Members are still responsible for their applicable deductibles, copays, and coinsurance, based on your Schedule of Benefits. Some providers may require this payment at the time of service. In the event you are required to pay the full bill out-of-pocket, submit a claim for reimbursement. For quickest claims turnaround time, submit your claim online using our web portal, eBenefits.

If you have any questions, contact Customer Care using the information listed on your ID card.



1. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.

MetLifeWorldwide.com

MetLife's worldwide benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates.

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife representative for costs and complete details.

